

RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 377-2476
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HOURS OF OPERATION, MON – FRI 1000-1500
WEB SITE – www.hanscom.af.mil/rao
HANSCOM AFB BASE OPERATOR – 781 377-4441
SUMMER 2009

1. THE FIRST WORD: In this section we highlight an issue that has identified itself as requiring additional clarification based on the number of inquiries received in the RAO. A recent article on the importance of the Retiree Account Statement (RAS) and all of the information it contains apparently needs repeating. The RAS is one of the most important documents you receive as a retiree and contains just about all the information you want, or need relating to your retired pay. You receive one, (or it is available on MyPay) every time there is a change in your retired pay, usually the first of each year when a Cost of Living Allowances (COLA) is granted. Too many retirees look at the COLA amount and ignore the rest of the information, or don't remember where they put it. **This statement should be placed with your other important papers as it contains information about your current pay, your deductions such as SBP costs and income tax and any allotments you may have.** It also contains information on whether or not you have a VA waiver, if you are receiving Concurrent Receipt of Disability Pay (CRDP) and how much. If you have SBP coverage for your spouse or children, the base amount you selected which determines your premium and the annuity payable upon your death and the survivor annuity amounts payable are also included.. Please note that the beneficiary named on the back of the RAS is solely related to any unpaid compensation due upon your death and is not the SBP beneficiary although you may have named the same person for both purposes. It is essential that when you receive your RAS, you review it to be sure the information is correct such as mailing address, marital status and designated beneficiaries. **So read it with your spouse and keep it safe and handy.**

2. COMING EVENTS: The following events may be of interest.

**TWELFTH ANNUAL NORTHERN NEW ENGLAND
MILITARY RETIREE ACTIVITY DAY
SATURDAY, 22 AUGUST 2009
AT THE AUGUSTA ARMORY, AUGUSTA MAINE**

Sponsored by the New Hampshire, Maine and Vermont National Guards in cooperation with Brunswick Naval Air Station and Fort Drum, the Maine, New Hampshire and Vermont Retiree Councils, and the Retiree Activities Offices of Brunswick Naval Air Station and the Portsmouth Naval Shipyard. (All activities will be indoors, photo identification card required, military or driver's license).

Round trip transportation provided from Armory to Camp Keyes, Headquarters of the Maine National Guard, Maine's outstanding Military Museum and PX. AAMA will provide lunch for a small cost.

This is an excellent opportunity for members of the northeast military community (including Gray Area Reservists) to get the latest information on benefits and services and to meet other active duty and retired service people. Exhibits to provide information on health care, legal assistance, survivor benefits,

recreation facilities, Base Exchange and commissary, Veterans Administration, ID card renewals and much more will be available.

0800 - 0900 REGISTRATION
0900 - 0945 OPENING CEREMONIES
0930 – 1400 EXHIBITORS AND DISPLAYS OPEN

DIRECTIONS TO RAD 2009: TAKE EXIT 109 OFF THE MAINE TURNPIKE, STAY RIGHT ON WESTERN AVE. ARMORY IS ½ MILE ON LEFT.

For more information contact: LTC (RET) James Laflin at 207-685-3152 or jlaflin@roadrunner.com or Maj. Philip Trevino at 207-626-4499 or phillip.trevino@us.army.mil.

20th SERVICE ACADEMY NIGHT

Wednesday 4 November 2009 at the Danversport Yacht Club, Danvers, MA
1830-1900 School Representative Booths open
1900-2000 School and Program overview Briefings
2000-2130 Visit with school and service representatives

Schools and Service Representatives attending will include all 4 Service Academies, U.S. Merchant Marine Academy, the MA, NY and ME Maritime Academies, Army, Navy and AF ROTC Programs, Norwich University, The Citadel, Valley Forge Military Academy and Virginia Military Institute. A Congressional staff member will be on hand to discuss the federal academy appointment and nomination process. All interested students and parents in grades 9-12 are invited to attend. There is no cost or need to make a reservation. For further information contact: CAPT Ed Bryant, USCGR, Retired, 978-356-5453, or e-mail to captech29@aol.com.

Directions to Danversport Yacht Club: Take 128 (north or south) to Exit 22 (Rte 62). Take Rte 62 for ½ mile. The Club is on the right.

SAIL BOSTON 2009

You are invited to participate in making the fifty-plus **TALL SHIPS** and their crews welcome during this event, **7-13 JULY 2009**. The Massachusetts Bay Council, Navy League of the U.S. has assumed responsibility for the Information Centers and Ship Liaison Officers and offers this exciting opportunity to be part of this historic event, to visit these vessels and meet their crews. Volunteer Liaison Officers will be dedicated to a single large or several small vessels greet them on arrival and meet with them daily. Information Center staff will provide assistance to the visitors from 0900-2100 (any or all three periods daily). Cell phones required, foreign language capability particularly desired.. Check out www.sailboston.com for an application, or call Ivan Samuels at 617-558-7770 or at 617-969-6656, or e-mail to go2navy@rcn.com.

3. OUTREACH PROGRAM: For our new readers, we want to remind you about this special program which continues to provide assistance to any active duty or retired military member, their survivors and family members who have questions, or problems related to health care, or support services. Instead of trying to deal with endless telephone menus while navigating the complexities of today's "information age" or dealing with unresponsive or hard to reach agencies or individuals through 800 numbers which often leads to misinformation, confusion and frustration, give us a call. If you are experiencing difficulty, or have a question regarding Medicare, TRICARE For Life or Pharmacy, TRICARE supplemental insurance, VA benefits, Survivor Benefit Plan, divorce, death, disability or any other adversity, call Captain Love at (781) 377-2476. **If she is not in, the Duty Officer will contact her for you. If you have not heard back by the end of the next duty day, PLEASE call back as the message may have been**

unclear or we could not reach you. If you get the audex during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free.

All military retiree, spouse or survivor deaths in New England may also be reported to Captain Love by calling (781) 377-2476 who will assist with notifications and processing for benefits. Social Security requires a family member notify them at 1-800-772-1213. The Office of Personnel Management also prefers the family of a civil service retiree call them directly at (412) 794-5216.

4. HEALTH CARE NOTES: This section focuses on health care issues.

RETIREE AT COST HEARING AID PROGRAM (RACHAP) - Retirees are reminded about this DoD program to help defray the cost of a hearing aid. Retirees (not family members) may purchase a hearing aid at government cost, possibly a saving of 300% over a commercial purchase. The RACHAP is available at certain military treatment facilities (MTF) which must have an audiologist on staff to perform the examination and prescribe the appropriate device. **Depending on the availability of an audiologist**, the nearest facilities to Hanscom AFB are Navy MTFs at Newport RI, Portsmouth NH, Brunswick NAS, Army at West Point and Ft Drum. To schedule an appointment at the Navy facilities, call the New England Health Care Appointment Center at 1-888-628-9633 (1-888-NAVYMED). West Point at (914) 938-8281.

HEARING AIDS THROUGH THE VA - The Department of Veterans Affairs has recently expanded its criteria for issuing hearing aids to include any veteran with a compensable service-connected disability, former Prisoners of War, Purple Heart recipients, low income veterans and certain others. Retirees who think they may be eligible should contact the VA for a determination in his/her case. Enrollment in the VA Health System is required which can be accomplished at the time of the visit. For more information, call the VA at 1-800-827-1000.

SKILLED NURSING AND LONG TERM CARE – Perhaps one of the most challenging problems faced by retirees and their families, like the rest of the population, is the cost of providing long term care. **The military does not provide long term care benefits to retirees.** The VA is obligated to provide long term care benefits to any veteran with a 70% or greater service-connected disability or to a veteran who is classified under one of several other categories. However, the majority of retirees requiring long term care will have to personally bear the cost depending on his/her assets. The majority of nursing home residents are covered by Medicaid, or in Massachusetts it is called Mass Health. Eligibility for Medicaid is based on one's financial status according to rules that are very complex and have to be applied by Medicaid in each individual case so cannot be outlined here. Anyone facing the prospect of requiring nursing home care who has limited resources, should contact Medicaid directly for an evaluation of his/her situation. As a rule, in order to qualify for Medicaid assistance, the applicant must spend down his/her assets to a given level. Only one half of a couple's assets and income are considered in the determination, if the individual requiring nursing home care has an at home spouse. For information call the Mass Health Customer Service Center at 1-800-841-2900.

While discussing this subject, perhaps it will be helpful to review the difference between the terms “**long term care**” and “**skilled care**”. The question often arise as to when “skilled care” becomes ‘long term care’ and what coverage is available for each. Medicare and TRICARE cover post hospital care that is deemed “medically necessary”, care usually provided in a Skilled Nursing Facility (SNF) which has the staff and equipment to provide skilled nursing care and/or skilled rehabilitative therapies (physical, occupational, speech). In order to be covered by Medicare and TRICARE, the facility must be Medicare certified and enter into a participation agreement with TRICARE. The patient must have a three-day qualifying hospital stay and Medicare limits coverage to 100 days while the care remains **medically necessary**. At the end of that time, if the patient continues to require medically necessary care, TRICARE then becomes primary payer with a deductible and cost share. A beneficiary's care is monitored and reviewed at various times by the staff of the SNF to determine if skilled care is still required. **Although it**

may be determined skilled care is not required, a beneficiary may still need assistance in performing “activities of daily living” (ADL) which involves a different type of service called “maintenance care”. In short, if the necessary care consists mainly of assistance with feeding, dressing, bathing or ambulating, it is not covered by either Medicare or TRICARE and must be borne by the family or Long Term Care Insurance. For questions concerning this, call Captain Love at (781) 377-2476.

LONG TERM CARE INSURANCE (LTC) – Long Term Care insurance has only been available in recent years and many of the earlier policies offered have proven to be limited. Many of the older retired population probably do not have such insurance but those that do, or are considering obtaining it, should shop carefully. If you do have a policy be sure the information required to obtain benefits is available to a family member. This should include policy number, who to contact to file a claim and key information about qualifying for coverage. Military retirees are eligible to participate in the Office of Personnel Management’s LTC insurance program. For more information, call 1-800-LTC-FEDS (1-800-582-3337), or go on line to www.ltcfeds.com.

TRICARE AND OTHER HEALTH INSURANCE (OHI) – TRICARE beneficiaries who have other health insurance, either through their own or a spouse’s employer, must remember that federal law requires the OHI must be used first before TRICARE. Beneficiaries may then be eligible for partial or full reimbursement of out of pocket expenses including cost shares or co-payments by TRICARE. Those that have OHI pharmacy coverage should use a TRICARE network retail pharmacy (most large chains) to avoid having the non-network pharmacy deductible applied. For more information call 1-866-363-8779 or go to www.exresss-scripts.com. A claim form can be downloaded at www.hnfs.com. Click on “beneficiary”. On the right of the next page is “Resources”. Click on forms.

TRICARE FORMULARY – Drugs available through the TRICARE pharmacy program can be researched at www.tricareformularysearch.org. To find out if it is available at the base pharmacy, call 781 377-3101

5. DEFENSE ELIGIBILITY ENROLLMENT RECORD SYSTEM (DEERS) AND ID CARDS:

DEERS is a computerized data base of uniformed service members (sponsors), their family members and other who are eligible for military benefits, including TRICARE. All sponsors including active duty, retired, National Guard or Reserve are automatically registered. However, it is the responsibility of the sponsor to register family members and keep the record up dated. Any change in family status, such as an address change, divorce, remarriage, addition of a child, death of a sponsor or family member and when eligible for Medicare Part A regardless of age, must be reported. Failure to keep DEERS up to date can result in such things as a denial of benefits or TRICARE overpayment. Updating DEERS can be accomplished several ways. (1) visit a local military personnel office, (2) call Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552, (3) Fax changes to 1-831-655-8317, (4) visit www.tricare.mil/DEERS and follow the steps to make address changes or (5) if you need to submit supporting documentation, write to Defense Manpower Data Center Support Office, Attn: COA, 400 Gigling Rd, Seaside CA 93955-6771

IDENTIFICATION CARDS – Customer Service at Hanscom AFB has requested a reminder that the hours for obtaining an ID card are Monday-Friday from 0800-1500. Please note the ID card section will be closed on all federal holidays and the following family days. 4 September and 27 November 2009. There are many alternative sites throughout New England that may be more convenient than traveling to Hanscom for your ID card renewal. Due to limited space we cannot list them all here. However, you may find one at www.dmdc.osd.mil/rsl/owa/home, or call the RAO at 781 377-02476.

RETIREE ID CARDS - We get many questions about renewal of ID cards at age 65. **Retiree ID cards do not expire as they are indefinite.** The confusion results from the information on the back of the card

which concerns health benefits eligibility **only** and will have an expiration date on his/her 65th birthday. This date indicates the retiree is no longer eligible for TRICARE as first payer. **When the member signs up for Part B, as required to be eligible for TRICARE For Life (second payer to Medicare), that fact will be recorded in DEERS automatically when cross-referencing between Medicare and DEERS occurs. Therefore the ID card does not have to be renewed because of this date. However, it may be if the member desires. Spouses and survivors must renew their ID card at age 65 when evidence of Part B must be presented in order for the DEERS to reflect eligibility for TFL**

6. DEPARTMENT OF VETERANS AFFAIRS (VA): In 1996, Congress passed legislation directing the VA to provide the deceased veteran's full monthly compensation for the month he/she died to a surviving spouse. Unfortunately, due to an error, the VA has been demanding the repayment of this benefit from the survivors. A special task force has been appointed to review VA payment records for veterans who died after 31 December 1996 and are survived by a spouse. The review will identify those survivors to whom the VA owes retroactive benefits for the month of the veteran's death. Current address information is being used to contact as many of these beneficiaries as possible. A special Survivor's Call Center has been established for spouses who believe they may be entitled to the retroactive payment. Agents will assist surviving spouses in providing the VA with the information needed to determine eligibility. The Call Center is open Monday – Friday from 0700-1900 Central Standard Time at 1-800-749-8387.

7. FORMER SPOUSE PROTECTION ACT (FSPA): There is considerable confusion about the provisions of this law. Any military member, active duty, Reserve, Guard or retired and his/her spouse who are contemplating, or are involved in a divorce need to get the correct information as to what the law does and does not allow before beginning negotiations. Perhaps the biggest misconception is that the FSPA mandates the former spouse receive 50% of the member's retired pay. **The law does not mandate the division of retired pay in a divorce – it allows state courts to consider the retired pay as jointly earned property** which cannot be divided more than 50%. The same applies to any retirement earned by either spouse. **The right of a former spouse to health care, or a renewable four year ID card cannot be determined by the court as it is spelled out in the FSPA.** To be eligible for a four year renewable ID card, the former spouse must have been married to the member for 20 years, the member must have 20 years of qualifying service and the overlap between the marriage and the service must be a minimum of 20 years. This is called the 20-20-20 rule. A former spouse who is married for 20 years to the member who has 20 years qualifying service but the marriage overlaps by less than 20 but more than 15 years is entitled to one year of health care if he/she does not have an employer sponsored health coverage.

If the member is retired and has the Survivor Benefit Plan, he/she can be ordered to continue it and to name the spouse as former spouse beneficiary. If the member is ordered to name a former spouse beneficiary, it must be done within one year of the date of the divorce or it is unenforceable. Therefore, former spouses who have been awarded the SBP are advised to make a "deemed election" to ensure that the one year deadline is met. The military member is responsible for seeing that the ID card of a former spouse is turned in and DEERS notified of the change in family. **Please understand that this is a sketchy overview of some of the most common concerns encountered and does not cover all the legal aspects of the FSPA.** Engage an attorney who is familiar with the specifics of the FSPA. For further questions, call Capt Love at 781-377-2476.

8. AIRMAN AND FAMILY READINESS CENTER (AFRC): Please note the following.
VETERANS AFFAIRS DISABILITY CLAIMS REVIEW – A representative from AMVETS will assist in processing VA disability claims and answer questions. He will be available on 19 and 26 June 2009 from 1000-1430. **An appointment is required. Call 781 377-4222.**

SMALL BUSINESS WORKSHOP – Will be held on 25 June 2009 from 1300-1500. Learn how to start, manage and finance your small business. Presented by the Small Business Administration (SBA) and Service Corps of Retired Executives (SCORE). Bring your lunch. Call 781 377-4222 for questions.

ARMY RETIREES – The Army's G-1 staff has launched a redesigned website that consolidates all Army benefits information in one location. Retirees may be interested in recreation programs, Space-A travel, Army Emergency Relief, health care, spouse employment and a host of other programs. There are also 54 state and territory fact sheets that break out different benefits for Soldiers living in each state. Check it out at <http://myarmybenefits.us.army.mil>.

9. 66th SERVICES SQUADRON: Some highlights of what is available.

INFORMATION, TICKETS AND TRAVEL (ITT) 781-377-3262

Registration deadline for trips is 30 days prior to departure or space available.

Red Sox vs Orioles – 31 July-2 Aug, Camden Yards, \$289 pp/dbl occupancy

Martha's Vineyard – 18 July, \$74 pp, enjoy scenic sights, ferry cruise and delicious buffet; tour departs 0800 and returns 1930.

Captain Jack's Restaurant and Foxwoods Casino – 27 June, \$64 pp. Tour departs from the library parking lot at 0900 and returns at 2000.

Nantucket Spectacular – 8 Aug, \$70 pp; tour departs at 0645 and returns at 2000.

Fenway Park Guided Tour – 15 Aug, \$64 adults; \$54 for children under 15, Tour departs 0900, return at 1800. Includes guided tour of Fenway Park, lunch at the No Name restaurant, a tour of the USS Constitution and a visit to Quincy Market.

Tickets – Walt Disney World Armed Forces Salute 2009. Active duty and retirees can take advantage of big savings now through 23 Dec 2009 and get one FREE 5-day ticket. For more information, go to www.hanscomservices.com/TicketsandToursFeatureC.html.

Everyday discounts – Movie tickets for AMC Cinema and General Cinema are \$6.50/each for shows after 1800. Also, various tours of Boston and New York City. If interested, go to the Services website at www.hanscomservices.com and click on Tickets and Tours, or call 781-377-3262.

PATRIOT GOLF COURSE – 781 687-2396

The Patriot Golf Course located on the grounds of the Bedford VA Hospital is a challenging 9 hole regulation course with a driving range, practice putting and chipping green. A full-service Pro Shop and snack bar are also available. The tournament tent can accommodate up to 100 and is available for rent at \$200 for a four hour block. Catering is also available upon request.

FOURTH CLIFF FAMILY RECREATION AREA – 1-800-468-9547

Get away and enjoy Hanscom's premier off-site family recreation area. Fourth Cliff is a 56 acre seaside resort located in Humarock (Scituate) on Massachusetts south shore with easy access to Boston, Cape Cod, Martha's Vineyard and Nantucket Island. It is an excellent opportunity for solitude and relaxation. Retirees can make reservations up to 75 days in advance.

10. HANSCOM HISTORY: As a result of requests in previous issues, retirees have proven to be a great source of historical materials relating to Hanscom's past. The History Office has recently received questions about Hanscom as a "go-cart mecca" in the 50s or 60s. Is there a retiree who remembers this, or has any information on it? The History Office really appreciates the many valuable contributions submitted by retired members. Even if you don't remember the "go-cart mecca" any historical materials are more than welcome. If you can help with this, or have any information to share, please call the ESC History Office at (781) 377-5211, or e-mail anita.heath@hanscom.af.mil. Many thanks.

11. AIR FORCE REUNION: This event will be held on Saturday 12 September 2009 at the Great Bay Gallery Function Facility in Somersworth NH and is open to anyone who has ever worn a "blue suit",

their adult dependents and civilian employees. For more information contact CMSgt Ray Drapeau, Retired, 1 Polk Ave, Portsmouth NH 03801, or e-mail rddrapeau@comcast.net, phone 603-498-0135. Please reply NLT 1 September 2009.

12. NEWS YOU CAN USE: A few bits of information picked up along the way.

OLD CELL PHONES – The Life Skills Support Center in Bldg. 1217 will still accept used cell phones to be given to elderly, battered women etc. for emergency purposes. Drop them off at Bldg 1217 or call 781-377-4791.

PASSPORTS – Remember, if you plan to travel **by air** outside the continental US, you must have a Passport to return as of **1 June 2009**. Applications can be picked up in any post office. Processing can only be done by the U.S. State Department. Go to www.state.gov for all the information, or call 1-877-487-2778 (1-877-4-USA-PPT)

13. AN AFTERTHOUGHT: A senior citizen in Florida bought a brand new Mercedes convertible he had wanted all his life. As he took off down the road at 80 mph, he saw the blue lights of a Florida State Trooper following him with blue lights flashing in his rear view mirror. Figuring he could get away from him he sped at up to 100 mph before he came to his senses and pulled over. The Trooper walked up to the car and said, “My shift ends in 30 minutes and it is Friday. If you can give me a reason why you were speeding that I have never heard before, I’ll let you go.” The man looked at him and replied, “Years ago my wife ran off with a Florida State Trooper and I thought you were bringing her back.” The Trooper replied, “Have a nice day.”

Arline F. Love
Captain, USAF, Retired